

FORM PTO 1449 (<i>modified</i>) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary) Submitted: July 28, 2009			ATTY DOCKET NO. 03992.101970.3		APPLICATION NO. 10/709,702		
			APPLICANT Tracey R. Thomas				
			FILING DATE May 24, 2004			GROUP 3692	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2004/0111367	06/2004	Gallagher et al.			
		5,319,542	06/1994	King et al.			
		5,716,211	02/1998	Vetter			
		5,914,472	06/1999	Foladare et al.			
		6,010,239	01/2000	Hardgrave			
		6,298,334	10/2001	Burfield et al.			
		6,601,761	08/2003	Katis			
		6,985,867	01/2006	Pryor			
		6,594,640	07/2003	Postrel			
		2004/0193491	09/2004	Davis			
		2003/0105689	06/2003	Chandak et al.			
		2005/0004856	01/2005	Brose et al.			
		6,128,603	10/2000	Dent et al.			
		2005/0097034	05/2005	Loeger et al.			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
		01/39077	05/2001	WIPO			
		99/30261	06/1999	WIPO			
		02/097561	12/2002	WIPO			
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
		Chevreau, Jonathan, "Pay Yourself First Still Works" National Post 01/29/2004					
EXAMINER				DATE CONSIDERED			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary) Submitted: July 28, 2009				ATTY DOCKET NO. 03992.101970.3		APPLICATION NO. 10/709,702	
				APPLICANT Tracey R. Thomas			
				FILING DATE May 24, 2004		GROUP 3692	
U.S. PATENT DOCUMENTS							
INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2002/0156710	10/2002	Ryder			
		2008/0005021	01/2008	Brown et al.			
		7,089,208	08/2006	Levchin et al.			
		2003/0023549	01/2003	Armes et al.			
		2005/0149436	07/2005	Elterich			
		6,907,403	06/2005	Klein et al.			
		2005/0102209	05/2005	Sagrillo et al.			
		2005/0044042	02/2005	Mendiola et al.			
		2002/0026426	02/2002	Martizen et al.			
		2003/0216996	11/2003	Cummings et al.			
		2007/0118476	05/2007	Likourezos et al.			
		2003/0018557	01/2003	Gilbert et al.			
		5,659,165	08/1997	Jennings et al.			
		2005/0228733	10/2005	Bent et al.			
		2003/0144938	07/2003	Lahre et al.			
		5,875,437	02/1999	Atkins			
		7,236,950	06/2007	Savage et al.			
		6,890,179	05/2005	Rogan et al.			
FOREIGN PATENT DOCUMENTS							
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER				DATE CONSIDERED			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO 1449 (modified)			ATTY DOCKET NO. 03992.101970.3			APPLICATION NO. 10/709,702		
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			APPLICANT Tracey R. Thomas					
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)			FILING DATE May 24, 2004				GROUP 3694	
Submitted: July 28, 2009								
U.S. PATENT DOCUMENTS								
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
		2007/0162387	07/2007	Cataline et al.				
		5,953,710	09/1999	Fleming				
		2002/0156710	10/2002	Ryder				
		2006/0190372	08/2006	Chhabra et al.				
		2006/0212389	09/2006	Bent et al.				
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT	
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)								
EXAMINER				DATE CONSIDERED				